

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kelly A. Fegley
Debtor

Case No. 16-02974-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db +Kelly A. Fegley, 2641 Cranberry Circle, Harrisburg, PA 17110-3507
cr +Lower Paxton Township Authority, 425 Prince Street, Harrisburg, PA 17109-3053
4813450 +Diversified Adjustment Service, Inc, 600 Coon Rapids Blvd, Coon Rapids, MN 55433-5549
4813452 +Forte Music, 550 North Mountain Road, Harrisburg, PA 17112-2383
4813453 +Jeremy Fegley, 6348 Knapp Road, Harrisburg, PA 17111-4583
4813454 +Lower Paxton Township Authority, 425 Prince Street, Suite 139, Harrisburg, PA 17109-3053
4829992 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
P.O. Box 619096, Dallas, TX 75261-9741)
4813456 +Nationstar Mortgage, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
4813457 +North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
4813458 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4813446 EDI: CAPITALONE.COM Jun 16 2020 23:58:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4823097 EDI: CAPITALONE.COM Jun 16 2020 23:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4813448 +EDI: CONVERGENT.COM Jun 16 2020 23:58:00 Convergent Outsourcing, 800 SW 39th Street,
Renton, WA 98057-4927
4813449 +E-mail/Text: electronicbkydocs@nelnet.net Jun 16 2020 20:09:40 Dept of Education/Nelnet,
121 South 13th Street, Lincoln, NE 68508-1904
4813451 +EDI: FSAE.COM Jun 16 2020 23:58:00 Firstsource, 205 Bryant Woods South,
Amherst, NY 14228-3609
4813455 +E-mail/Text: Bankruptcies@nragroup.com Jun 16 2020 20:10:00 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4813459 EDI: PRA.COM Jun 16 2020 23:58:00 Portfolio Recovery Associates LLC,
120 Corporate Blvd, Suite 100, Norfolk, VA 23502
4854269 EDI: PRA.COM Jun 16 2020 23:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4823706 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2020 20:09:38
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
4813460 +EDI: RMSC.COM Jun 16 2020 23:58:00 SYNCB/GAPDC, PO Box 965036, Orlando, FL 32896-5036
4813461 EDI: CITICORP.COM Jun 16 2020 23:58:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
4818041 +E-mail/Text: electronicbkydocs@nelnet.net Jun 16 2020 20:09:40
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4813447* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

Christos A Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Johanna Hill Rehkamp on behalf of Debtor 1 Kelly A. Fegley jhr@cclawpc.com, jlaughman@cclawpc.com; jbartley@cclawpc.com
Joseph R. Baranko, Jr. on behalf of Creditor Lower Paxton Township Authority josephb@slusserlawfirm.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Kelly A. Fegley

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6345

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --


United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-02974-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kelly A. Fegley

6/16/20**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: KarenDavis, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.